



NOTICE

On May 20, 2009, FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2013.

Also

Berkshire Bank is a participant in the FDIC Transaction Account Guarantee Program under which all balances in its non-interest bearing deposit accounts are fully insured until December 31, 2010. This is in addition to the current FDIC insurance limits of \$250,000 applicable to interest bearing accounts.